IN THE CLAIMS

1.   (canceled)

2-3.   (canceled)

4-6.   (canceled)

7.   (canceled)

8.   (currently amended) An apparatus for facilitating account statement reconciliation, comprising:

association means for persistently associating selected transactions within data records [[for]] of an account to form a transaction group which ~~can be selectively~~ is treated as a single transaction, wherein the selected transactions were paid or deposited together; and

display means for displaying a total [[for]] of the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total [[for]] of the transaction group can be readily reconciled with a consolidated entry in an external account statement.

9-10.   (canceled)

11.   (original)   The apparatus of Claim 8, further comprising:

indication means for displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed.

12-14. (canceled)

15.   (currently amended)   A computer program product for use with a data processing system, comprising:

a first instruction set embodied within a computer usable medium for associating selected transactions within data records [[for]] of an account to form a persistent transaction group having a data record distinct from data records for the selected transactions, allowing the transaction group to be selectively treated as either a single transaction [[and]] or as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and

a second instruction set embodied within a computer usable medium for displaying a total [[for]] of the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total [[for]] of the transaction group can be readily reconciled with a consolidated entry in an external account statement.

16-17. (canceled)

18.   (currently amended)   The computer program product of Claim [[8]] 15, further comprising:

a third instruction set embodied within a computer usable medium for displaying a visual indicator of the association of the selected transactions within the transaction group when the selected transactions within the transaction group are individually displayed.

19-29. (canceled)